

**Abstract of the Disclosure**

A payment control system and associated method are disclosed that streamline the accounts payable process in part by facilitating credit transactions for meeting accounts payable payment requirements. Customers send electronic payment information files from customer accounting systems to the payment control system, and the payment control system determines how to make payments. Payment information from two or more customers can be aggregated to improve efficiencies, and a database of payee information can be utilized to improve operations and payment analyses conducted by the payment control system. The payment control system thereby intelligently manages accounts payable payment requirements and facilitates credit transactions to meet those requirements.